

Home Helper Plus Insurance Plan

Optional Heart
Disease and
Cancer Cover

健樂保 僱傭保險計劃

自選心臟病
及癌症保障



Home Helper Plus Insurance Plan

Comprehensive coverage, extra peace of mind

Home Helper Plus Insurance Plan provides all-round cover for you and your domestic helper. Care is extended to your children to give you extra peace of mind.

Put your mind at rest

From the most fundamental cover of protecting you against legal liabilities as an employer, Home Helper Plus Insurance Plan also provides you with wide-ranging cover including cost of repatriating your domestic helper due to medical reasons, administrative expenses for employing replacement domestic helper and subsidy for service interruption when your domestic helper is hospitalized.

Extra protection for you and your children

With Home Helper Plus Insurance Plan, you are protected against financial loss due to fraud or dishonesty on the part of your domestic helper. If unfortunately your family member under the age of 5 years suffers from bodily injury caused by the intentional malicious act of your domestic helper, this Plan covers medical expenses for the injured child.

Total care for your domestic helper

Your domestic helper is protected against medical and dental expenses. This Plan also provides personal accident protection, even when off duty. Cover is valid for domestic helpers aged 18 to 60 years, all the while they are in Hong Kong.

Optional cover for heart disease and cancer

With additional premium of below HK\$0.5 per day, your domestic helper is protected against medical expenses incurred due to heart disease or cancer.

Option for local part-time domestic helper

Particularly for those who employ local part-time domestic helper and need to meet with the legal responsibilities as an employer, the Employees' Compensation Insurance Plan would be a suitable option. The annual premium just costs \$300*.

Benefits table For you

Section	Coverage	Maximum benefits (HK\$)
Employer's Liability	Your liability under the Employees' Compensation Ordinance and at Common Law for bodily injury to your domestic helper	100,000,000/ event
Fidelity Protection	Financial loss resulting from fraud or dishonest acts committed by your domestic helper Sub-limit: • Compensation for unauthorized long distance calls	10,000/ year (max. 3,000/ year)
Service Interruption Cover	Subsidy for employing temporary domestic helper if your domestic helper is hospitalized over 3 consecutive days	200/ day (max. 30 days/ year)
Repatriation Costs	• Repatriation due to medical reasons • Post-mortem treatment and transportation of mortal remains back to the country of residence	10,000/ year 10,000/ year
Replacement Domestic Helper Expenses	Administrative expenses reasonably and necessarily incurred for employing a replacement domestic helper in the event of your domestic helper is repatriated due to serious injury, illness or death	3,000/ year
Medical Expenses for Family Member	Medical expenses for bodily injury to your child under the age of 5 years caused by your domestic helper's intentional malicious act	5,000/ year

For your overseas domestic helper

Section	Coverage	Maximum benefits (HK\$)
Medical Expenses	1. Out-patient expenses Sub-limits: (a) Out-patient treatment and medical expenses (b) Chinese medicine bone-setting expenses 2. Hospitalization Sub-limits: (a) Room and board charges (b) Surgical expenses	3,000/ year (max. 150/ visit/ day) (max. 100/ visit/ day and 500/ year) 25,000/ year (max. 300/ day) (max. 10,000/ surgical operation)
Dental Expenses	Two thirds of most dental expenses, such as oral surgery, treatment of abscesses, X-rays, extractions or fillings	1,500/ year
Personal Accident	Accidental bodily injury resulting in death or disablement during rest days	100,000/ year
Optional Benefit – Heart Disease and Cancer Cover	Medical expenses incurred due to heart disease or cancer Sub-limits: • Out-patient expenses and hospitalization • Other medical treatments	Classic Plan – HK\$50,000/ year Deluxe Plan – HK\$100,000/ year Same as the sub-limits of 1(a), 1(b) & 2(a), 2(b) 1,000/ treatment

Premium table

Plan type	Premium per domestic helper (HK\$)
Home Helper Plus Insurance Plan	600 (1 year)* 1,150 (2 years)*
Employees' Compensation Insurance Plan	300 (1 year)*
Optional Benefit – Classic Plan – Deluxe Plan	150 (1 year) / 300 (2 years) 300 (1 year) / 600 (2 years)

* Premium including levy

Remarks:

- For Employees' Compensation Insurance Plan, only Employer's Liability Benefit will be covered.
- Home Helper Plus Insurance Plan is applicable to overseas domestic helper only.
- The waiting period for Medical and Dental Expenses Benefits will be 15 days from the effective date of the policy.
- The waiting period for Optional Benefit will be 90 days from the effective date of the policy.
- Coverage on medical expenses for hospitalization does not cover the first HK\$300 of each and every claim.

7-day claims processing guaranteed

For simple out-patient medical claims, just write your policy number and policyholder's name on the back of the registered doctor's receipt and send it to us – it is simple and easy! For hospital visits or other claims, simply inform Zurich as soon as possible, and then complete and return the claim form with any supporting documents as instructed by Zurich. We will process your claims within 7 working days of receiving all the necessary documents.

Major exclusions of this policy :

Accidents caused by war, pre-existing conditions, pregnancy and related complications, HIV/AIDS and venereal disease, suicide and claims incurred outside Hong Kong (except employees' compensation cover).

This leaflet is only a summary and does not constitute any part of the contract. For full terms and conditions and exclusions, please refer to the policy document itself. Zurich Insurance Company Limited reserves the right of final approval.

About Zurich

Zurich Insurance Group (Hong Kong) is part of Zurich Financial Services Group, the world's largest Swiss insurance-based financial services provider¹ and a Fortune Global 500 company². The Group achieved business operating profit of over HK\$40 billion in 2008³. Our financial strength is built on a prudent and focused business strategy. We are rated "AA-" by Standard & Poor's⁴. In Hong Kong we offer a full range of general insurance solutions for individuals as well as companies.

¹ Measured by a composite ranking for sales, profits, assets and market value, source: The Forbes Global 2000, April 2009

² In terms of revenue, source: Fortune Global 500, July 2008

³ Zurich Annual Report 2008

⁴ As of 4th August 2009

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ZDH/001/10/2009



「健樂保」 僱傭保險計劃

全面保障 加倍安心

「健樂保」僱傭保險計劃，為身為僱主的您及您的家庭傭工提供周全的保障，保障更照顧您家中幼兒，讓您倍感安心。

讓僱主無後顧之憂

除提供最基本的僱主法律責任保險外，「健樂保」僱傭保險計劃更給您多項保障，包括家庭傭工因醫護理由遣返原居地之所需運送費用、補聘家庭傭工費用及倘若家庭傭工需住院或無法照常工作，可獲服務中斷的現金補償。

額外保障您和家中幼兒

若家庭傭工欺詐舞弊引致您蒙受經濟損失，或其蓄意行為導致您五歲以下的家庭成員身體損傷所需的醫療費用，亦可獲得賠償。

關懷家傭

「健樂保」僱傭保險計劃為您的家庭傭工提供醫療及牙醫費用保障。此計劃亦提供個人意外保障，即使休假期間，亦能全面照顧。凡年齡由18至60歲的家庭傭工，只要身在香港，便可獲得保障。

自選心臟病及癌症保障

每天少於港幣0.5元的保費，您的家庭僱傭便可得到心臟病及癌症的醫療保障。

適合本地鐘點家庭傭工的保障計劃

我們亦提供基本的僱員補償保險計劃，保障僱主須承擔的法律責任，對聘用本地鐘點家庭傭工之僱主尤為適合。每年保費只需港幣300元*。

保障範圍一覽表

僱主保障

保障項目	保障範圍	最高保障額 (港幣/元)
僱主責任	根據僱員補償條例及普通法，僱主需為家庭傭工蒙受身體損傷承擔之法律責任	100,000,000/次
忠誠保障	因家庭傭工欺詐舞弊引致的經濟損失 個別限額： • 其中未經許可的長途電話費用的賠償	10,000/年 (最高3,000/年)
服務中斷保障	因家庭傭工住院連續超過3天導致服務中斷，需另聘替代家庭傭工的現金補償	200/天 (最長30天/年)
運送費用	• 因醫護理由需要遣返 • 剖驗遺體及運送回原居地的費用	10,000/年 10,000/年
補聘家傭費用保障	因家庭傭工患重病、嚴重受傷或死亡而須送回原居地，須補聘新海外家傭的合理及必須費用	3,000/年
家庭成員醫療費用保障	因家庭傭工之蓄意行為導致五歲以下的家庭成員身體損傷	5,000/年

海外家庭傭工保障

保障項目	保障範圍	最高保障額 (港幣/元)
醫療費用	1. 門診醫療費用 個別限額： (a) 門診及藥費 (b) 跌打費用 2. 住院費用 個別限額： (a) 住房費用 (b) 手術費用	3,000/年 (最高150/次/天) (最高100/次/天及500/年) 25,000/年 (最高300/天) (最高10,000/次)
牙醫費用	牙齒護理費的三份之二，例如口腔手術、膿腫治療、X-光照射、拔牙或補牙	1,500/年
個人意外	休假期間因意外引致的身體損傷或死亡	100,000/年
自選保障 — 心臟病及癌症保障	因心臟病或癌症招致的醫療費用 個別限額： • 門診醫療及住院費用 • 其他治療	標準計劃 — 50,000/年 特級計劃 — HK\$100,000/年 相同於上述1(a), 1(b)及2(a), 2(b)之個別限額 1,000/療程

保費表

計劃種類	每名家庭傭工之保費 (港幣/元)
「健樂保」僱傭保險計劃	600 (一年)* 1,150 (兩年)*
僱員補償保險計劃	300 (一年)*
自選保障 — 標準計劃 — 特級計劃	150 (一年) / 300 (兩年) 300 (一年) / 600 (兩年)

*保費已包括僱員補償保險徵款

備註：

- 僱員補償保險計劃只包括僱主責任保障。
- 「健樂保」僱傭保險計劃只適用於海外家庭傭工。
- 醫療及牙醫費用保障的免責期為保單生效日起計之首15天。
- 自選保障的等候期為保單生效日起計之首90天。
- 住院費用保障的每宗索償自負額為港幣300元。

七天特快賠償承諾

申請普通門診醫療費用賠償時，只需將您的保單號碼及投保人姓名寫在醫生證明書背面，然後寄回本公司即可，手續簡易！至於住院費用或其他賠償，亦只需盡快通知蘇黎世，並填妥蘇黎世提供的賠償申報表，連同證明文件寄回。如所需文件齊備，賠償可於七日辦妥。

主要不承保事項：

因戰爭引發的意外、在保險生效前已存在的傷病、懷孕及有關事項、愛滋病及其有關的病徵及性病、自殺及香港境外涉及的索償（僱員補償保險除外）。

本宣傳資料只供參考之用，並不構成保險合約的一部份，有關此項保障計劃的內容細則及不承保事項將詳列於保單之內，蘇黎世保險有限公司保留最終批核權。

關於 蘇黎世

蘇黎世保險集團(香港)是蘇黎世金融服務集團轄下之機構，蘇黎世金融服務集團歷史悠久，乃全球最大的瑞士保險金融服務集團¹及財富雜誌《Fortune》全球500大企業²。2008年業務經營盈利超過400億港元³。集團的財務實力建基於穩健及專注的業務發展策略，財務實力更獲標準普爾給予“AA-”評級⁴。蘇黎世保險集團(香港)致力為個人及各大公司團體客戶提供全面一般保險方案。

¹ 以銷售額、盈利、資產及市值聯合計算。資料來源：2009年4月福布斯雜誌《Forbes》全球2000大企業排行榜

² 以收益計算。資料來源：2008年7月財富雜誌全球500大企業排行榜

³ 2008年度蘇黎世年報

⁴ 截至2009年8月4日

蘇黎世保險有限公司
(於瑞士註冊成立之公司)
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ZURICH[®]
蘇黎世

「健樂保」僱傭保險計劃投保表格

查詢電話 Enquiry no.: (852) 2903 9391 傳真 Fax: (852) 2968 0639

請以英文正楷大寫填報 Please complete in BLOCK LETTERS.

請✓適用方格及✗刪去不適用者 Please tick the appropriate box and ✗ delete whichever is inappropriate.

投保人*資料 Proposer's* information

先生/太太/女士* 姓
Mr./Mrs./Ms.* Surname

名
First name

出生日期
Date of birth

通訊地址
Correspondence address

大廈
Building

屋苑名稱/街名及門牌/地段*
Estate name/ street no. & name/ lot no.*

地區
District

日間聯絡電話
Day time tel. no.

晚間聯絡電話
Night time tel. no.

保障生效日期
Effective date of insurance cover

* 投保人必須為家庭傭工之合法僱主

* The proposer must be the legal employer of the domestic helper

投保計劃及保費 Selected plan & premium

	保費 (港幣/元) Premium (HK\$)	
	1年期 1-year	2年期 2-year
「健樂保」僱傭保險計劃 Home Helper Plus Insurance Plan		
僱員補償保險計劃 Employees' Compensation Insurance Plan		
	標準計劃 Classic Plan	特級計劃 Deluxe Plan
自選心臟病及癌症保障 Optional Heart Disease and Cancer Cover		
	保費總額 Total premium	

家庭傭工資料 Domestic helper's information

先生/太太/女士* 姓
Mr./Mrs./Ms.* Surname

名
First name

出生日期
Date of birth

香港身份證/護照號碼*
HKID card/ passport no.*

註：倘若超過一名家庭傭工，請將詳情填寫在附加紙張上並簽署寄回。
Note: If more than one domestic helper, please give details with your signature on a separate sheet of paper.

一般資料 General information

閣下於投保其他僱傭保險計劃時是否曾被拒絕？
Has your domestic helper insurance application been refused? 是 Yes 否 No

如✓「是」者，請詳細說明於下：
If you have ticked "Yes", please give details below:

Home Helper Plus Insurance Plan Enrolment Form

保費支付辦法 Premium payment

以下列方法繳付 Paid by:

現金 Cash 支票 Cheque[†] 信用卡 Credit card^{††}

[†] (劃線支票抬頭請寫「蘇黎世保險有限公司」。Crossed cheque payable to "Zurich Insurance Company Limited".)

^{††} (請填寫信用卡付款指示 Please fill in credit card details and sign below.)

本人授權蘇黎世保險有限公司從本人下述之信用卡賬戶支取以上投保的「健樂保」僱傭保險計劃/僱員補償保險計劃之首年以及以後每年保費，直至本人有進一步書面通知取消。

I hereby authorize Zurich Insurance Company Limited to charge my credit card account below for the above selected Home Helper Plus Insurance Plan/ Employees' Compensation Insurance Plan initial annual premium payment and subsequent annual premium payments until further written notice from me.

持卡人姓名
Cardholder's name

持卡人香港身份證號碼
Cardholder's HKID card no.

與投保人關係
Relationship with proposer

信用卡號碼
Credit card no.

信用卡有效日期至
Credit card expiry date

年 月 日

年 月 日

VISA MasterCard American Express Diners Club International

持卡人簽名
Cardholder's signature

日期
Date

聲明 Declaration

- 本人明白「健樂保」僱傭保險計劃/僱員補償保險計劃(「此計劃」)只限於處理家庭傭工的合法家庭僱工。本人接受蘇黎世保險有限公司(「貴公司」)毋須負責此計劃保單生效前家庭傭工已染有之疾病或傷患的賠償。本人明白「健樂保」僱傭保險計劃保單在其生效日起之首15天的醫療及牙醫費用，貴公司毋須負責賠償責任。
 - 本人特此聲明此投保表格的資料乃根據本人所知及所信為確實及完全而填報，屬實無訛。本人聲明本人已獲得受保人授予全權，簽署此投保申請，並提供任何個人資料作評核此投保申請之用。本人明白本人與貴公司的保險合約將照此投保表格及聲明而訂立。
 - 本人明白貴公司有權向受保人之醫生索取有關醫療資料，本人同意提供任何進一步與此計劃保單有關之資料並交付所需費用。
 - 本人明白所有條件及細則應以此計劃保單為準。
 - 本人明白一切由貴公司所收集或持有的個人資料，不論以任何方式獲取，均可供貴公司使用或向在香港境內或境外的任何人或機構披露作以下用途：(1) 評核此項申請；(2) 辦理直接付款授權書或信用卡付款；(3) 提供貴公司及關連機構的推廣資料；(4) 處理保險的索償或有關之分析。
 - 本人明白本人可向貴公司的個人資料私隱主任要求查閱及/或更改由貴公司持有有關本人的個人資料，地址為香港德輔道東18號港島東中心24-27樓。
1. I understand that Home Helper Plus Insurance Plan/ Employees' Compensation Insurance Plan ("this Plan") is only for the proposed domestic helper who is lawfully engaged for domestic duties. I accept that no benefits are payable by Zurich Insurance Company Limited ("the Company") for injury or illness that originated before the effective date of the policy of this Plan. I understand that no benefits of medical and dental expenses are payable by the Company during the first 15 days from the effective date of the policy of Home Helper Plus Insurance Plan.
2. I declare that to the best of my knowledge and belief the information on this enrolment form is true and complete in every respect. I declare that I have full and complete authority from the insured to sign the application and disclose any personal information being requested to assess the insurance application. I understand that this enrolment form and declaration will form the basis of the contract between me and the Company.
3. I authorize the Company to obtain medical information from the insured's medical practitioner(s) and I agreed to supply additional information relevant to the policy of this Plan at my own expense.
4. I understand that I shall refer to the policy of this Plan for details of the insurance coverage, exclusion clauses and terms and conditions.
5. I understand that all the personal information collected or held by the Company, howsoever obtained, may be used by or disclosed to any individual or organization within or outside Hong Kong for the following purposes: (1) to assess and service this application; (2) to process the direct debit authorization or credit card payment; (3) to provide marketing material of the Company or its associated companies; and (4) to conduct insurance claims or analysis.
6. I understand that I may contact the Company's Personal Data Privacy Officer at 24-27/F, One Island East, 18 Westlands Road, Island East, Hong Kong for any request to access to and/or correct my personal information held by the Company.

此保險申請須待貴公司覆核，接納投保費及繳足保費後才能生效。

This insurance application will not be in force until it has been accepted by the Company and the premium has been paid.

投保人簽署
Signature of proposer

日期
Date

特許保險代理/經紀
Authorized agent/ broker


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